

**MISSOURI**

Effective July 1, 2008

Applicable to Assigned Risk Policies Only

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**FOOTNOTES**

- a. Rate for each individual risk must be obtained by Home Office.
- D. Special disease rule for this classification. See Rule 3-A-7 of the Basic Manual.
- F. Classification provides for coverage under the United States Longshore and Harbor Workers' Compensation Act.
- M. Classification provides for coverage under Admiralty Law and Federal Employers Liability Act (FELA).
- N. A separate statistical code number is assigned for the non-ratable element for this code. This statistical code and corresponding pure premium rate are applied in addition to the basic classification when determining premium.

<u>Class Code</u>	<u>Non-Ratable Element</u>
4771	0771
7250	0790
7405	7445
7431	7453

- P. Classification is computed on a per capita basis.
- X. Refer to special classification phraseology in state pages.

**Class codes with Specific Footnotes**

- 1005 Includes a non-ratable disease element of \$5.42
- 1016 Includes a non-ratable disease element of \$21.66

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**MISCELLANEOUS VALUES**

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**Assigned Risk Mandatory Loss Sensitive Rating Plan (LSRP)** – The factors used in the calculation of the LSRP are as follows:

		<u>LSRP Development Factors:</u>	
Basic Premium Factor	0.30	1 <sup>st</sup> Adjustment	.17
Loss Conversion Factor	1.125	2nd Adjustment	.03
Tax Multiplier	1.028	3rd Adjustment	.00

Minimum Premium Factor

Not certified in MIMP

Premium \$250,000 and greater .75

Maximum Premium Factor

Premium \$250,000 and greater 1.75

## Business certified in MIMP

Premium \$250,000 and greater .65

**Basis of Premium** applicable in accordance with the footnote instructions for Code 7370 - "Taxicab Co.":

Employee Operated Vehicles .....	\$52,965.00
Leased or Rented Vehicles .....	\$35,310.00

**Expense Constant** applicable in accordance with Basic Manual Rule VI-E-2 .....\$210.00

**Maximum Remuneration** applicable in accordance with Basic Manual Rule IX-A-4-b - "Executive Officers" ..... \$500.00

**Minimum Remuneration** applicable in accordance with Basic Manual Rule IX-A-4-a - "Executive Officers" ..... \$426.92

**Per Passenger Seat Surcharge** - In accordance with the footnote instructions for Classification Code 7421 the surcharge is: \$100 per PassengerSeat  
\$1,000 Maximum Surcharge per Aircraft

**Premium Determination for Partners and Sole Proprietors** in accordance with Basic Manual Rule IX-B-5 ..... \$22,200.00

**Terrorism** ..... 0.03

**United States Longshore and Harbor Workers' Compensation Coverage Percentage** applicable only in connection with Rule XIII-D-3 "U.S. Longshore and Harbor Workers' Compensation Act" of the Basic Manual: ..... 62%  
(Multiply a non-F classification rate by a factor of 1.62)

## **EXPERIENCE RATING ELIGIBILITY**

A risk is eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or the last two years of the experience period produced a premium of at least \$7,000. If more than two years, an average annual premium of at least \$3,500 is required. Page A-1 of the Experience Rating Plan Manual should be referenced for the latest approved eligibility amounts by state.